Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 1 of 72

Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	_Reginald First name	Kimberly First name
Write the name that is on your government-issued picture identification (for example, your driver's license or passport	Middle name Weatherly Last name	Middle name Howard Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
All other names you have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
Only the last 4 digits of your Social Security number or	XXX - XX- 7720 OR	XXX - XX- 8188 OR
federal Individual Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 2 of 72

Debtor 1 Reginald First Name	Weatherly Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	1616 Ridgeland Ave Apt 2	If Debtor 2 lives at a different address: 1616 Ridgeland Ave Apt 2
	Number Street	Number Street
	BerwynIllinois60402CityStateZip Code	Berwyn Illinois 60402 City State Zip Code
	Cook County	Cook County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 3 of 72

Debtor 1 Reginald		Weatherly		Case number (if kno	wn)
First Name	Middle Name	Last Name			
Part 2: Tell the Court Abo	out Your Bankruptcy Ca	1SE			
7. The chapter of the Bankruptcy Code you are choosing to file under		description of each, see <i>Notice</i> D)). Also, go to the top of page			C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about cashier's check, or may pay with a cred line of the line of the line of the official poverty you choose this options.	how you may pay. Typically money order If your attorn dit card or check with a pre-pee in installments. If you che your Filing Fee in Installment ee be waived (You may required to, waive your fee line that applies to your fame	r, if you ney is printe noose nts (O quest ee, an nily si	ou are paying the submitting you ad address. This option, significial Form 103 this option only d may do so onling and you are use.	the clerk's office in your local court for efee yourself, you may pay with cash, repayment on your behalf, your attorney an and attach the <i>Application for A</i>). If you are filing for Chapter 7. By law, a y if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	✓ No. Yes. District District District	V	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	V No. Yes. Debtor District Debtor District		When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to	line 12.			you want to stay in your residence? St You (Form 101A) and file it with

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 4 of 72

Weatherly Debtor 1 Reginald Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 5 of 72

Debtor 1 Reginald Weatherly Case number (if known)
First Name Middle Name Last Name

Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling			
		About Debtor 1:		Abo	out Debtor 2 (Sp	oouse Only in a Joint Case):
15.	Tell the court	You must check one:		You	must check one:	
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, and I received a npletion.		counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, and I received a mpletion.
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			the certificate and the payment plan, eveloped with the agency.
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit acy within the 180 days before I ptcy petition, but I do not have a appletion.		counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			ter you file this bankruptcy petition, copy of the certificate and payment
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services ad agency, but was unable to vices during the 7 days after I t, and exigent circumstances emporary waiver of the		from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the
	creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this	1	requirement, atta efforts you made unable to obtain i	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	,		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	1	receive a briefing must file a certifica with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. o, your case may be dismissed.
		•	he 30-day deadline is granted only mited to a maximum of 15 days.		,	the 30-day deadline is granted only mited to a maximum of 15 days.
		I am not required counseling beca	d to receive a briefing about credit use of:		l am not require counseling beca	d to receive a briefing about credit ause of:
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.		about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 6 of 72

Debtor 1 Reginald Weatherly Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded ✓ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X /s/ Kimberly Howard /s/ Reginald Weatherly Signature of Debtor 1 Signature of Debtor 2 Executed on 1/4/2017 Executed on _ 1/4/2017 MM / DD / YYYY MM / DD / YYYY

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 7 of 72

Debtor 1 Reginald		Weatherly	Case number (if ki	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	r an inquiry that the	information in the schedu	les filed with the petition is incorrect.
attorney, you do not	4.0			
need to file this page.	/s/ Ayah Abdelhadi		Date	1/4/2017
	Signature of Attorney f	or Debtor	——— MN	// / DD / YYYY
	Ayah Abdelhadi			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enile		
	Street	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
	-			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3123866421	Email address	aabdelhadi@semradlaw.com
			_	
			Illinois	
	Bar number		State	

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 8 of 72

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Reginald		Weatherly
	First Name	Middle Name	Last Name
Debtor 2	Kimberly		Howard
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	our assets alue of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<u>-</u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$23,057.00
1c. Copy line 63, Total of all property on Schedule A/B	\$23,057.00
Part 2: Summarize Your Liabilities	
	our liabilities mount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$22,410.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$3,089.45
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$17,795.00
Your total liabilities	\$43,294.45
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$1,140.00
100	
5. Schedule J: Your Expenses (Official Form 106J)	

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 9 of 72

Weatherly Debtor 1 Reginald Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,557.69 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$3,089.45 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$3,089.45

9g. Total. Add lines 9a through 9f.

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 10 of 72

		Document Page 10 of 72	4
Fill in this	information to identify your case:		
Debtor 1	Reginald	Weatherly	
	First Name	Middle Name Last Name	
Debtor 2 (Spouse, if fi	Kimberly First Name	Howard	
(Opodoo, ii ii	First Name	Middle Name Last Name	
United Sta	ates Bankruptcy Court for the: Northe	District of Illinois (State)	
Case nun (If known)	nber	(Otato)	_
Officia	al Form 106A/B		Check if this is an amended filing
Sche	dule A/B: Property		12/
category responsib write you Part 1:	where you think it fits best. Be as co le for supplying correct information r name and case number (if known). Describe Each Residence, Buil	ding, Land, or Other Real Estate You Own or H	ele are filing together, both are equally this form. On the top of any additional pages, ave an Interest In
		interest in any residence, building, land, or similar pr	operty?
✓	No. Go to Part 2		
	Yes. Where is the property?		
		What is the property? Check all that apply.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D</i> :
1.1	Street address, if available, or other de	Single-family home	Creditors Who Have Claims Secured by Property.
		Duplex or multi-unit building Condominium or cooperative	Current value of the Current value of the
		Manufactured or mobile home	entire property? portion you own?
		Land	
	Number Street	Investment property	Describe the nature of your ownership
	-	Timeshare	interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	City State Zip	Code Other	
		Who has an interest in the property? Check	Check if this is community property (see instructions)
		one.	
		Debtor 1 only	_
		Debtor 2 only	
		Debtor 1 and Debtor 2 only	
		At least one of the debtors and another	
		Other information you wish to add about the property identification number:	iis item, such as local
If you	own or have more than one, list here:	· · ·	
		What is the property? Check all that apply.	Do not deduct secured claims or exemptions. Put
1.2	Street address, if available, or other de	Single-family home	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
		Duplex or multi-unit building	Current value of the Current value of the
		Condominium or cooperative	entire property? portion you own?
		Manufactured or mobile home	
	Number Street	Investment property	Describe the nature of your ownership
		Timeshare	interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	City State Zip	Code Other	
		Who has an interest in the property? Check one.	Check if this is community property (see instructions)
		Debtor 1 only	Ш
		Debtor 2 only	
		Debtor 1 and Debtor 2 only	
		At least one of the debtors and another	

Other information you wish to add about this item, such as local property identification number:

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 11 of 72

Debtor 1			Weatherly	Case numbe	r (if known)	
	First Name	Middle Name	Last Name			
1.3 Stre	et address, if available, or o		What is the property? Check all that a Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
			Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and Other information you wish to add a	other	(see instructions)	mmunity property
	the dollar value of the pove attached for Part 1. W	ortion you own for	property identification number: all of your entries from Part 1, inclu lere. 	ding any entrie	s for pages	
Do you ow you own tl	nat someone else drives. If ns, trucks, tractors, sport u	equitable interes you lease a vehicle,	t in any vehicles, whether they are also report it on Schedule G: Executor cycles	-	-	
3.1	Make	Dodge Grand	Who has an interest in the propone.	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D:
	Model: Year: Approximate mileage: Other information: 2014 Dodge Caravan	Caravan 2014 60000	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community		Current value of the entire property? \$12000.00	Current value of the portion you own?
3.2	Make Model: Year:		Who has an interest in the propone. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community		Current value of the entire property?	Current value of the portion you own?
			instructions)	· • • ·		

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 12 of 72

	Reginald First Name	Middle Name	Weatherly Last Name	Oase numb	er (if known)	
3.3	Make Model: Year: Approximate mileage:		Who has an interest in the one. Debtor 1 only	property? Check		red claims on Schedule aims Secured by Propert
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 o	nlv	Current value of the entire property?	Current value of the portion you own?
			At least one of the debto	•		
			Check if this is commu			
3.4	Make		Who has an interest in the	property? Check	Do not deduct secured	
	Model: Year:		one. Debtor 1 only		the amount of any secu Creditors Who Have Cla	aims Secured by Propert
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 o	nly	entire property?	portion you own?
			At least one of the debto	rs and another		
			Check if this is commu	nity property (see		
		•	ner recreational vehicles, othe ft, fishing vessels, snowmobiles,	•		
Exa	nples: Boats, trailers, motors No Yes	•	ner recreational vehicles, othe	motorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Example Exampl	mples: Boats, trailers, motors No Yes Make Model: Year:	•	ner recreational vehicles, othe ft, fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessor	Do not deduct secured	red claims on <i>Schedule</i>
Example Exampl	mples: Boats, trailers, motors No Yes Make Model:	•	who has an interest in the	motorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule ims Secured by Propertion Current value of the
Example Exampl	mples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	ıred claims on <i>Schedule</i>
Example Example 1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only At least one of the debto	motorcycle accessor property? Check nly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the
Example Example 1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o	motorcycle accessor property? Check nly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions) Who has an interest in the	property? Check nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. F
4.1	Make Model: Other information: Make Model: Make Model: Model: Make Model: Model: Model: Model:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions) Who has an interest in the one.	property? Check nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	claims or Schedule of the portion you own?
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions) Who has an interest in the one. Debtor 1 only	property? Check nly rs and another nity property (see	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classifications	red claims on Schedule ims Secured by Propent Current value of the portion you own? claims or exemptions. If the claims on Schedule ims Secured by Propentities.
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions) Who has an interest in the one. Debtor 1 only	property? Check nly rs and another nity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. F
4.1	Make Model: Other information: Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	who has an interest in the one. Debtor 1 and Debtor 2 on At least one of the debto Check if this is communinstructions) Who has an interest in the one. Debtor 1 and Debtor 2 on Debtor 2 on Debtor 1 and Debtor 2 on Debtor 2 on Debtor 2 on Debtor 2 on Debtor 1 on Debtor 2 on Debtor 1 on Debtor 2 on Debtor 1 and Debtor 2 on Debtor 2 on Debtor 1 and Debtor 2 on Debtor 2 on Debtor 1 and Debtor 2 on Debtor 2 on Debtor 2 on Debtor 1 and Debtor 2 on Debtor 2 on Debtor 2 on Debtor 1 and Debtor 2 on Debt	property? Check nly rs and another nity property (see property? Check	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. For the portion of
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions) Who has an interest in the one. Debtor 1 only	property? Check nly rs and another nity property (see property? Check	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. For the portion of

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 13 of 72

Debtor 1 Reginald Weatherly Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Household Goods \$350.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$250.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$350.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Used Costume Jewelry \$50.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1050.00 for Part 3. Write that number here

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 14 of 72

Weatherly Debtor 1 Reginald Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Bank of America \$76.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 15 of 72

Deb	tor 1 Reginald First Name	Middle Name	Weatherly Last Name	Case number (if known)	
20.	Government and corpo Negotiable instruments i	prate bonds and other negotial nclude personal checks, cashiers' ents are those you cannot transfe	ole and non-negotiable checks, promissory not	es, and money orders.	
	✓ No Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in IF		, thrift savings accounts,	, or other pension or profit-sharing plans	
	✓ No Yes. List each account	Type of account:	Institution name:		
	separately.	401(k) or similar plan:	-		
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh: Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.		r a periodic payment of money to	you, either for life or for	a number of years)	
	✓ No Yes	Issuer name and description:			

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 16 of 72

Debt	or 1 Reginald First Name	Middle		number (if known)	
24.	Interests in a	n education IRA, in an ac	count in a qualified ABLE program, or under a quali	fied state tuition program	•
	- N	530(b)(1), 529A(b), and 529	9(b)(1).		
	✓ No Yes	Institution name and descr	ription. Separately file the records of any interests.11 U.S	.C. § 521(c):	
25.		able or future interests in or your benefit	property (other than anything listed in line 1), and r	ights or powers	
	✓ No	ngih o			1
	Yes. Desc	inde			
26.			e secrets, and other intellectual property tes, proceeds from royalties and licensing agreements		
	✓ No				1
	Yes. Desc	ribe			
27.		nchises, and other genera			
	Examples: Bui	ilding permits, exclusive lice	nses, cooperative association holdings, liquor licenses, p	orofessional licenses	
	Yes. Desc	ribe			
Mor	ney or proper	ty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions
	Tax refunds o				portion you own?
	Tax refunds on	wed to you	2001C Anticipated Tay Defend	Endorel	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds on No Yes. Give s about your	wed to you specific information t them, including whether already filed the returns	2016 Anticipated Tax Refund Anticipated 2016 Tax Refund (EIC) Anticipated 2016 Tax Refund (CTC)	Federal:	portion you own? Do not deduct secured
	Tax refunds on No Yes. Give s about your	wed to you specific information t them, including whether	Anticipated 2016 Tax Refund (EIC)	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds on No Yes. Give s about your	wed to you specific information t them, including whether already filed the returns	Anticipated 2016 Tax Refund (EIC)		portion you own? Do not deduct secured claims or exemptions. \$9931.00
28.	Tax refunds on No Yes. Give s about you a and t	wed to you specific information t them, including whether already filed the returns the tax years	Anticipated 2016 Tax Refund (EIC)	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$9931.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past	wed to you specific information t them, including whether already filed the returns the tax years t t due or lump sum alimony,	Anticipated 2016 Tax Refund (EIC) Anticipated 2016 Tax Refund (CTC)	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$9931.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past	wed to you specific information t them, including whether already filed the returns the tax years	Anticipated 2016 Tax Refund (EIC) Anticipated 2016 Tax Refund (CTC)	State: Local: ettlement, property settlemer	portion you own? Do not deduct secured claims or exemptions. \$9931.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past	wed to you specific information t them, including whether already filed the returns the tax years t t due or lump sum alimony,	Anticipated 2016 Tax Refund (EIC) Anticipated 2016 Tax Refund (CTC)	State: Local: ettlement, property settlemer Alimony:	portion you own? Do not deduct secured claims or exemptions. \$9931.00 \$0.00 \$0.00 tt \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past	wed to you specific information t them, including whether already filed the returns the tax years t t due or lump sum alimony,	Anticipated 2016 Tax Refund (EIC) Anticipated 2016 Tax Refund (CTC)	State: Local: ettlement, property settlemer Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$9931.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past	wed to you specific information t them, including whether already filed the returns the tax years t t due or lump sum alimony,	Anticipated 2016 Tax Refund (EIC) Anticipated 2016 Tax Refund (CTC)	State: Local: ettlement, property settlemer Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$9931.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony, specific information	Anticipated 2016 Tax Refund (EIC) Anticipated 2016 Tax Refund (CTC)	State: Local: ettlement, property settlemer Alimony: Maintenance: Support: Divorce settlement: Property settlement:	### specifical secured claims or exemptions. #### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 #### \$0.00 #### \$0.00 #### \$0.00 #### \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony, specific information	Anticipated 2016 Tax Refund (EIC) Anticipated 2016 Tax Refund (CTC) spousal support, child support, maintenance, divorce s nce payments, disability benefits, sick pay, vacation pay,	State: Local: ettlement, property settlemer Alimony: Maintenance: Support: Divorce settlement: Property settlement:	### specifical secured claims or exemptions. #### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 #### \$0.00 #### \$0.00 #### \$0.00 #### \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past ✓ No ☐ Yes. Give s Other amount Examples: Unp Soc	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony, specific information s someone owes you aid wages, disability insurar ial Security benefits; unpaid	Anticipated 2016 Tax Refund (EIC) Anticipated 2016 Tax Refund (CTC) spousal support, child support, maintenance, divorce s nce payments, disability benefits, sick pay, vacation pay,	State: Local: ettlement, property settlemer Alimony: Maintenance: Support: Divorce settlement: Property settlement:	### specifical secured claims or exemptions. #### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 #### \$0.00 #### \$0.00 #### \$0.00 #### \$0.00

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 17 of 72

Deb ⁻	tor 1 Reginald		Weatherly	Case number (if known)	
	First Name	Middle Name	e Last Name		
31.	Interests in insurance Examples: Health, disabil		ealth savings account (HSA); credit, he	omeowner's, or renter's insurance	
	Yes. Name the insur of each policy and lie		Company name:	Beneficiary:	Surrender or refund value:
32.		of a living trust, expect	n someone who has died proceeds from a life insurance policy	, or are currently entitled to receive	
	Yes. Describe				
33.			you have filed a lawsuit or made a surance claims, or rights to sue	a demand for payment	
	Yes. Describe				
34.	Other contingent and to set off claims	unliquidated claims o	f every nature, including counterc	laims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets yo	u did not already list			
	Ves. Describe				
36.		-	om Part 4, including any entries for	. • .	\$10007.00
Part	5: Describe Any Bu	siness-Related Pr	operty You Own or Have an In	terest In. List any real estate in Part	:1.
37.	Do you own or have an	y legal or equitable in	nterest in any business-related pro	pperty?	
	No. Go to Part 6. Yes. Go to line 38.			p C	current value of the ortion you own? to not deduct secured claims rexemptions
38.	Accounts receivable of	r commissions you al	ready earned		
	Yes. Describe				
39.	Office equipment, furni Examples: Business-rela		re, modems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, elect	ronic devices
	✓ No Yes. Describe				

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 18 of 72

Debt	tor 1 Reginald	Weatherly	Case number (if known)	
	First Name Middle Nar			
40.	Machinery, fixtures, equipment, supplies y	ou use in business, and tools of your tr	rade	
	✓ No			
	Yes. Describe			
41.	Inventory			
	√ No			
	Yes. Describe			1
42.	Interests in partnerships or joint ventures			
	✓ No			
	Yes. Give specific	Name of entity:	% of ownership:	
	information about			
	them			-
				_
43. (Customer lists, mailing lists, or other compi	lations		
	☑ No			
	Yes. Do your lists include personally ident	ifiable information (so defined in 11 LLC)	S 101/41A\\Q	
	Tes. Do your lists include personally ident	illable illioittatioti (as delilled ill 11 0.3.0	. 9 101(41A))!	
	No			
	Yes. Describe			
44.	Any business-related property you did not	already list		
	✓ No			
	Yes. Give specific			
	information			
				
				_
				
	dd the dollar value of all of your entries from			
or Pa	art 5. Write that number here			
Part	6: Describe Any Farm- and Commer	cial Fishing-Related Property You	u Own or Have an Interest In.	
rait	If you own or have an interest in farmland, list			
46.	Do you own or have any legal or equitable	interest in any farm- or commercial fi	shing-related property?	
			2	Current value of the
	No. Go to Part 7.			portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
47	Farm animals			or exemptions
47.	Farm animals Examples: Livestock, poultry, farm-raised fish			
	✓ No			
	Yes. Describe			

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 19 of 72

Debt	tor 1	Reginald First Name	Middle Name	Weatherly Last Name	Case number (if known)	
48.	Cro	ps-either growing				
	✓	No Yes. Describe				
49.	Far	m and fishing equip	oment, implements, machinery, fixtu	res, and tools of trade		
		Yes. Describe				
50.	Far	m and fishing supp	lies, chemicals, and feed			
	✓	No Yes. Describe				
51.	Any	y farm- and comme	rcial fishing-related property you did	not already list		
	✓	No Yes. Describe				
			l of your entries from Part 6, includir		ou have attached	
Part 53.			perty You Own or Have an Inter perty of any kind you did not already		t List Above	
00.			s, country club membership	not:		
	✓	No				
		Yes. Give specific information				
54. A	dd tl	ne dollar value of al	l of your entries from Part 7. Write th	nat number here		<u> </u>
			•			
						L
Part	8:	List the Totals of	Each Part of this Form			
55. I	Part	1: Total real estate	, line 2		>	
56.	oart	2 total vehicles, lin	e 5	\$12000.00		
57. P	art :	3: Total personal ar	d household items, line 15	\$1050.00		
58. P	art 4	4: Total financial as	sets, line 36	\$10007.00		
59. i	art	5: Total business-re	elated property, line 45			
60. I	Part	6: Total farm- and	ishing-related property, line 52			
61. I	Part	7: Total other prop	erty not listed, line 54			
62.1	Γota	l personal property.	Add lines 56 through 61	\$23057.00	Copy personal property total ▶	+ \$23057.00
63. T	otal	of all property on S	chedule A/B. Add line 55 + line 62			\$23057.00

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 20 of 72

Debtor 1	Reginald		Weatherly	Case number (if known)	
	First Name	Middle Name	Last Namo		

Schedule A/B: Property. Additional page

Part 3: Describe	Part 3: Describe Your Personal and Household Items					
Do you own or ha	ve any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.				
6.2. Household good	ds and furnishings					
☐ No						
Yes. Describe	Stove	\$50.00				

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 21 of 72

Fill in this information to identify your case:					
Debtor 1	Reginald		Weatherly		
	First Name	Middle Name	Last Name		
Debtor 2	Kimberly		Howard		
(Spouse, if filing)	^{ng)} First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)				_	

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	t 1: Identify the Property You Claim	as Exempt				
1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. ✓ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) ✓ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) For any property you list on Schedule A/B that you claim as exempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption		
	Brief description: Checking account, Bank of America Line from Schedule A/B: 17	\$76.00	\$76.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)		
	Brief description: Misc. Household Goods Line from Schedule A/B: 06	\$350.00	\$350.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)		
3.	✓ No	ry 3 years after that for o	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?			

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 22 of 72

Debtor 1 Reginald Weatherly Case number (if known)
First Name Middle Name Last Name

Part 2:	Additional Page			
line	ef description of the property and e on Schedule A/B that lists this perty	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Line	of scription: Used Clothing e from hedule A/B: 11	\$350.00	\$350.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Line	ef scription: Misc. Electronics e from hedule A/B: 07	\$250.00	\$250.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Line	ef scription: Used Costume Jewelry e from nedule A/B: 12	\$50.00	\$50.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Line	ef scription: Federal, 2016 Anticipated Tax Refund e from nedule A/B: 28	\$4,000.00	\$4,000.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Line	ef scription: Federal, Anticipated 2016 Tax Refund (EIC) e from nedule A/B: 28	\$4,000.00	\$4,000.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(g)(1)
Line	ef scription: Federal, Anticipated 2016 Tax Refund (CTC) e from nedule A/B: 28	\$1,931.00	\$1,931.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(g)(1)

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 23 of 72

Fill in	this information to identify your ca	se:			
Debto	or 1 Reginald	Weatherly			
Dobte	First Name	Middle Name Last Name			
Debto	or 2 Kimberly	Howard			
(Spous	e, if filing) First Name	Middle Name Last Name			
United	d States Bankruptcy Court for the:	Northern District of Illinois			
Case (If know	number vn)	(State)			
Off	icial Form 106D				Check if this is ar amended filing
		ors Who Have Claims Secure	ed by Prop		12/1
Be as more s	complete and accurate as possib	ole. If two married people are filing together, both are equional Page, fill it out, number the entries, and attach it to t	ally responsible for s	upplying correct info	
1. [Do any creditors have claims se	ecured by your property?			
	No. Check this box and subm	nit this form to the court with your other schedules. You hav	e nothing else to rep	ort on this form.	
ſ	Yes. Fill in all of the information	n below.			
Part	1: List All Secured Claims				
		to the control of the	0-1	0-1	0.10
2.	separately for each claim. If more th	tor has more than one secured claim, list the creditor nan one creditor has a particular claim, list the other creditors the claims in alphabetical order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	CHASE AUTO	Describe the property that secures the claim:	\$20,615.00	\$12,000.00	\$8,615.00
	Creditor's Name P.O. BOX 901003 CREDIT	Dodge Grand Caravan Value: \$12,000.00			
	BUREAU DISP	As of the date you file, the claim is: Check all that apply.			
	Number Street	Contingent			
		Unliquidated			
	FORT WORTH TX 76101	Disputed			
	City State ZIP Code Who owes the debt? Check one.	Nature of lien. Check all that apply.			
	Debtor 1 only				
	Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors	Judgment lien from a lawsuit			
	and another	Other (including a right to offset)			
	Check if this claim relates	Other (including a right to onset)			
	to a community debt Date debt was 3/1/2015 incurred	Last 4 digits of account number2415			
2.2	ACCEPTANCE NOW	Describe the property that secures the claim:	\$1,795.00	\$50.00	\$1,745.00
	Creditor's Name	Stove			
	5501 Headquarters Dr Number Street	As of the date you file, the claim is: Check all that apply.			
	ATTN: Acceptance Now	Contingent			
	Customer Service	Unliquidated			
	Plano TX 75024	Disputed			
	City State ZIP Code Who owes the debt? Check one.				
	Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
		Judgment lien from a lawsuit			
	At least one of the debtors and another	= *			
	Check if this claim relates	Other (including a right to offset)			
	to a community debt Date debt was 3/1/2015 incurred	Last 4 digits of account number1095			
		your entries in Column A on this page. Write that number	\$22,410.00		
	here:				

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 24 of 72

claim amount amour		Ι	Document Page 24 of 72			
Debtor 2 Spouse, if filling) First Name Middle Name Last Name Howard States Bankruptcy Court for the: Northern District of Illinois States Bankruptcy Court for the: Northern District of Illinois States States Debtor 1 States States District of Illinois District of Illin	Fill in this in	nformation to identify your case:				
Case number	Debtor 1		,			
Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List thother party to any executory contracts on unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Off Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secucianis that are listed in Schedule D: Creditors With Pold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, nuthe entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case numb known). Part 1: List All of Your PRIORITY Unsecured Claims 1. Do any creditors have priority unsecured claims against you? No. Go to Part 2. Yes.						
Case number	United State	es Bankruptcy Court for the: Northern				
Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List thore party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Off Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Don tinclude any creditors with partially secucianis that are listed in Schedule D: Creditors Win Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, nu the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case numb known). Part 1: List All of Your PRIORITY Unsecured Claims 1. Do any creditors have priority unsecured claims against you? No. Go to Part 2. Yes. 2. List all of your priority unsecured claims. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts, list that claim here and show both priority amounts are understand the page of claim; list if a claim has both priority and nonpriority amounts, list that claim here and show both priority amounts are understand to priority and nonpriority amounts, list that claim here and show both priority amounts are understand to priority amounts and the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor's holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) **Entity** State** Total Priority Nonpriority** Sales**		er	(State)			
Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Of Form 106K) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secure claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, nut the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case numb known). Part 1: List All of Your PRIORITY Unsecured Claims 1. Do any creditors have priority unsecured claims against you? No. Go to Part 2. Yes. 2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim isted, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) Priority Creditor's Name Sogs 8. 6TH STREET Number Street When was the debt incurred? Number Street When was the debt incurred? Number Street When was the debt incurred? Debtor 1 only Debtor 1 only Debtor 2 only Disputed	Official	Form 106E/F		Chec	k if this is an	amended filing
other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (DFmr 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Property. If more space is needed, copy the Part you need, fill it out, nu the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case numb known). Part 1: List All of Your PRIORITY Unsecured Claims 1. Do any creditors have priority unsecured claims against you? No. Go to Part 2. Yes. 2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claims as much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one cerditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) Part 1: Line of Your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the dread show both priority and one-priority amounts, list that claim here and show both priority and nonpriority amounts. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) Part 1: Immore than one creditor holds a particular claim, list the other creditors in Part 3. For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) Priority readitor's Name SyrRINGFIELD Illinois 62701 Contingent Last 4 digits of account number As of the date you file, the claim is: Check all that apply. SPRINGFIELD Illinois Carolinum State Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 and Debtor 2 only Debtor 4 other check one. Debtor 4 other check one. Debtor 5	Sche	dule E/F: Creditors Wh	o Have Unsecured Claim	S		12/15
No. Go to Part 2. Yes. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claisted, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority amount As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) Last 4 digits of account number Street When was the debt incurred? As of the date you file, the claim is: Check all that apply. SPRINGFIELD Illinois 62701 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the	other party Form 106A/ claims that the entries known).	to any executory contracts or unexpired leases to any executory contracts and are listed in Schedule D: Creditors Who Hold Clain the boxes on the left. Attach the Continuation	hat could result in a claim. Also list executory contra Unexpired Leases (Official Form 106G). Do not includ ims Secured by Property. If more space is needed, co Page to this page. On the top of any additional page	ects on <i>Schedul</i> e any creditors opy the Part you	le A/B: Prop with partial u need, fill it	erty (Official lly secured out, number
As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) Total	☐ N ✓ Y 2. List al	lo. Go to Part 2. es. Il of your priority unsecured claims. If a creditor ha	as more than one priority unsecured claim, list the creditor			
ILDHFS	As mu Contin	ch as possible, list the claims in alphabetical order actual action. Page of Part 1. If more than one creditor hold	cording to the creditor's name. If you have more than two s a particular claim, list the other creditors in Part 3.			
Last 4 digits of account number \$3,089.45 \$2,500.00 \$589.	(For ar	n explanation of each type of claim, see the instructio	ns for this form in the instruction booklet.)		•	Nonpriority amount
Priority Creditor's Name 509 S. 6TH STREET Number Street As of the date you file, the claim is: Check all that apply. SPRINGFIELD Illinois 62701 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the			- Last 4 digits of account number			\$589.45
As of the date you file, the claim is: Check all that apply. SPRINGFIELD Illinois 62701 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the			<u> </u>			
SPRINGFIELD Illinois 62701 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the	Num	ber Street				
Check if this claim relates to a community debt	City Who	State Zip Code incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Contingent Unliquidated Disputed Type of PRIORITY unsecured claim: Domestic support obligations Taxes and certain other debts you owe the government			

Is the claim subject to offset?

✓ No Yes Other. Specify ___

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 25 of 72

Debtor 1 Reginald Weatherly Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Ashley Stewart \$1.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 659705 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 78265 San Antonio Texas City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Credit Card Is the claim subject to offset? Yes 4.2 Cash Advance \$1.00 Last 4 digits of account number Nonpriority Creditor's Name 6421 W. North Avenue When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60302 Oak Park City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Payday Loan Is the claim subject to offset? **✓** No Yes CB/ASTEWRT 4.3 \$453.00 0600 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 220 W SCHROCK RD 5/1/2015 Number As of the date you file, the claim is: Check all that apply. Contingent COLUMBUS Ohio 43081 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed **|** Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 26 of 72

Debtor 1 Reginald Weatherly Case number (if known) Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	on Page	
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	CB/TORRID	Last 4 digits of account number	\$1.00
	Nonpriority Creditor's Name PO Box 182273	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		— Contingent	
	Columbus Ohio 43218	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	✓ Other. Specify Credit Card	
	Is the claim subject to offset?	_	
	✓ No		
	Yes		
4.5	check into Cash Nonpriority Creditor's Name	Last 4 digits of account number	\$1.00
	1637 S. Cicero	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		— Contingent	
	Cicero Illinois 60804	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	─ debts ☐ Other. Specify Payday Loan	
	Is the claim subject to offset?	Tayday Edail	
	✓ No		
	Yes		
4.6	Check N Go	Land Address of the sales of the sales	\$1.00
	Nonpriority Creditor's Name	Last 4 digits of account number When was the debt incurred?n/a	
	800 N Kedzie Ave #225 Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60651	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	─ debts ✓ Other. Specify Payday Loan	
	Is the claim subject to offset?	Y Salot. Speedly	
	✓ No		
	Yes		

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 27 of 72

Debtor 1 Reginald Weatherly Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page				
	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.					
4.7	City of Chicago Parking Nonpriority Creditor's Name 121 N. LaSalle St # 107A Number Street Chicago Illinois 60602 City State Zip Code Who incurred the debt? Check one.	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	\$200.00			
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Parking Ticket				
4.8	Comcast Nonpriority Creditor's Name 11621 E. Marginal Way # 5 Number Street Bankruptcy Dept Seattle Washington 98168 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number When was the debt incurred?	\$1.00			
4.9	ComEd Nonpriority Creditor's Name 3 Lincoln Center Number Street Bankruptcy Section Oakbrook Terrace Illinois 60181 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number When was the debt incurred?	\$800.00			

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 28 of 72

Debtor 1 Reginald Weatherly Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** CONVERGENT OUTSOURCING 4.10 \$1,824.00 Last 4 digits of account number 9476 Nonpriority Creditor's Name Po Box 9004 When was the debt incurred? 8/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent Renton Washington 98057 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: T-MOBILE **✓** No Other. Specify USA Yes 4.11 CONVERGENT OUTSOURCING \$440.00 Last 4 digits of account number 1192 Nonpriority Creditor's Name Po Box 9004 When was the debt incurred? 11/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent Washington 98057 Renton Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: **✓** No Other. Specify COMCAST Yes 4.12 credit one bank \$1.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 60500 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated City of Industry California 91716 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify _

Credit Card

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 29 of 72

Debtor 1 Reginald Weatherly Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 **DIVERSIFIED CONSULTANT** \$4,307.00 Last 4 digits of account number Nonpriority Creditor's Name 10550 DEERWOOD PARK BLVD When was the debt incurred? 11/1/2016 Street As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** Florida 32256 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: AT T **✓** No Other. Specify **WIRELESS** Yes 4.14 **DIVERSIFIED CONSULTANT** \$2,475.00 Last 4 digits of account number 0174 Nonpriority Creditor's Name 10550 DÉERWOOD PARK BLVD When was the debt incurred? 10/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent JACKSONVILLE Florida 32256 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: TMOBILE **✓** No Yes **HSBC AUTO** 4.15 \$1.00 Last 4 digits of account number Nonpriority Creditor's Name 11452 EL COMINO RE When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated SAN DIEGO California 92130 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify _

OLD REPO

Entered 01/04/17 14:48:32 Desc Main Case 17-00177 Doc 1 Filed 01/04/17 Document Page 30 of 72

Debtor 1 Reginald Weatherly Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Illinois Title Loan \$4,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3159 W Cermak Rd Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60623 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ OLD title loan Is the claim subject to offset? **✓** No Yes Illinois Tollway \$400.00 4.17 Last 4 digits of account number _ Nonpriority Creditor's Name 2700 Ogden Ave When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated Downers Grove Illinois 60515 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Tollway Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.18 Lane Bryant \$1.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P O Box 659728 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 78265 San Antonio Texas City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___

✓ No Yes

Is the claim subject to offset?

Credit Card

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 31 of 72

Debtor 1 Reginald Weatherly Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 MIDLAND FUNDING \$597.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 12/1/2015 2365 Northside Drive Number As of the date you file, the claim is: Check all that apply. Contingent San Diego California 92108 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes 4.20 MIDLAND FUNDING \$588.00 Last 4 digits of account number 9770 Nonpriority Creditor's Name 2365 Northside Drive When was the debt incurred? 4/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent California 92108 San Diego Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes 4.21 Nicor Gas \$1,500.00 Last 4 digits of account number _ Nonpriority Creditor's Name 90 N. Finley Road When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Glen Ellyn Illinois 60137 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

Other. Specify _

Gas Bill

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 32 of 72

Debtor 1 Reginald Weatherly Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 SILVERLEAF RESORTS INC \$1.00 Last 4 digits of account number Nonpriority Creditor's Name 1221 RIVER BEND DR STE 1 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 75247 DALLAS Texas City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ General Unsecured Is the claim subject to offset? **✓** No Yes 4.23 **SNCHNFIN** \$200.00 08XT Last 4 digits of account number ___ Nonpriority Creditor's Name 10/1/2015 1900 Hassell Rd When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60169 Hoffman Est Illinois Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: 04 CITY **✓** No OF BERWYN Other, Specify Yes 4.24 Sprint \$1.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a P.O. Box 219554 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Missouri 64121 Kansas City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Cell Phone Is the claim subject to offset?

✓ No Yes

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 33 of 72

Debtor 1 Reginald Weatherly Case number (if known)

First Nar	me Middle Name Last Name		
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
6. Total the a	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.		statistical reporting purposes only. 28 U.S.C. §159. Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$3,089.45
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$3,089.45
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$0.00
nom runt 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$17,795.00
	6j. Total. Add lines 6f through 6i.	6i.	\$17,795.00

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 34 of 72

Fill in this information to identify your case:							
Debtor 1	Reginald		Weatherly				
	First Name	Middle Name	Last Name				
Debtor 2	Kimberly		Howard				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number (If known)							

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or compa	any with whom you have	e the contract or lease	State what the contract or lease is for
Flores, Ceasar Name			Residential Lease, Other, Year to Year Lease
Number	Street		
City	State	Zip Code	

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 35 of 72

		Du	cument rage	33 01 72	
Fill in this info	ormation to identify your cas	e:			
Debtor 1	Reginald		Weatherly		
	First Name	Middle Name	Last Name		
Debtor 2	Kimberly		Howard		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
	-		(State)		
Case number (If known)					
	Form 106H le H: Your Code	ebtors			nended filing 12/15
filing togethe the entries in	r, both are equally respons	ible for supplying corre	ct information. If more spa	complete and accurate as possible. If two married p pace is needed, copy the Additional Page, fill it out, o of any Additional Pages, write your name and case	and number
1. Do you h	nave any codebtors? (If you	are filing a joint case, do	not list either spouse as a co	codebtor.)	
✓ No					
Yes	3				
	ne last 8 years, have you livouisiana, Nevada, New Mexico			(<i>Community property states and territories</i> include Arizon)	a, California,
No.	Go to line 3				

Yes. In which community state or territory did you live? ______ Fill in the name and current address of that person.

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Zip Code

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

State

Name of your spouse, former spouse, or legal equivalent

Number Street

City

Column 1: Your codebtor

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 36 of 72

		D00	Sument	i agc	30 01 77	_		
Fill in this in	nformation to identify	your case:						
Debtor 1	Reginald		Weathe	arly.				
DCDIOI 1	First Name	Middle Name	Last Na			Cha	ale if this is:	
Debtor 2	Kimberly		Howard	d			ck if this is:	
(Spouse, if filin	g) First Name	Middle Name	Last Na	ame			An amended filing	
United State the:	s Bankruptcy Court for	Northern	_ District of Illir	nois tate)			A supplement showin expenses as of the fo	g post-petition chapter 1 Ilowing date:
Case numbe	er			,		<u> </u>	MM / DD / YYYY	
, ,	Form 106I					·	VIIVI / DD / TTTT	
	ıle I: Your In	come						12/1
responsible information spouse. If m number (if k	for supplying correct about your spouse.		e married and d your spous	d not filir e is not f	ng jointly, a iling with	and you you, do i	r spouse is living v not include inform	vith you, include ation about your
Part 1: De	escribe Employme							
_	our employment		Debtor 1				Debtor 2	
	information. Employment statu If you have more than one job, attach a separate page with information about additional						- Employed	
attach a			✓ Employ Not Em	nployed			Employed Not Employed	
	employers.	Occupation	Self-employ	yment				
	oart time, seasonal, or loyed work.	Employer's name						
·	•	Employer's address						
•	ion may include student maker, if it applies.		Number Stre	eet			Number Street	
			City		State Zi	o Code	City	State Zip Code
		How long employed there?			_			
Part 2: G	ive Details About M	Monthly Income						
	nonthly income as of ess you are separated.	the date you file this forn	n. If you have r	nothing to	report for a	ny line, w	vrite \$0 in the space.	Include your non-filing
	ur non-filing spouse hav e, attach a separate she	e more than one employer, et to this form.	combine the i	nformation	n for all emp	loyers fo	r that person on the I	ines below. If you need
					For Debtor	1	For Debtor 2 or non-filing spouse	
		ary, and commissions (before, calculate what the monthly		2.		\$0.00	\$	0.00
3. Estima	ate and list monthly ove	rtime pay.		3.	+	\$0.00	+ \$	0.00

4. Calculate gross income. Add line 2 + line 3.

\$0.00

\$0.00

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 37 of 72

Debtor 1Reginald First Name	Middle Name	Weatherly Last Name	Case numbe	r <i>(if</i>	
riiot raino	made Hame	Last Hamo	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here		→ 4.	\$0.00	\$0.00	
5. List all payroll deductions:					
5a. Tax, Medicare, and Social	Security deductions	5a.	\$0.00	\$0.00	
5b. Mandatory contributions fo	or retirement plans	5b.	\$0.00	\$0.00	
5c. Voluntary contributions for	retirement plans	5c.	\$0.00	\$0.00	
5d. Required repayments of re	tirement fund loans	5d.	\$0.00	\$0.00	
5e. Insurance		5e.	\$0.00	\$0.00	
5f. Domestic support obligatio	ns	5f.	\$0.00	\$0.00	
5g. Union dues		5g.	\$0.00	\$0.00	
5h. Other deductions. Specify:		5h. +	\$0.00 +	\$0.00	
6. Add the payroll deductions. Add +5h.	d lines 5a + 5b + 5c + 5d + 5e +	5f + 5g 6.	\$0.00	\$0.00	
7. Calculate total monthly take-h	ome pay. Subtract line 6 from lin	ie 4. 7.	\$0.00	\$0.00	
8. List all other income regularly	received:				
8a. Net income from rental pro business, profession, or far					
	roperty and business showing necessary business expenses, an	d 8a.	\$1,140.00	\$0.00	
8b. Interest and dividends		8b.	\$0.00	\$0.00	
8c. Family support payments to dependent regularly receiv		r a			
Include alimony, spousal sup divorce settlement, and prope	port, child support, maintenance orty settlement.	e, 8c.	\$0.00	\$0.00	
8d. Unemployment compensat	ion	8d.	\$0.00	\$0.00	
8e. Social Security		8e.	\$0.00	\$0.00	
	he value (if known) of any non- ve, such as food stamps (benefii	ts 8f.	\$0.00	\$0.00	
8g. Pension or retirement inco	me	8g.	\$0.00	\$0.00	
8h. Other monthly income. Spe		8h. +	\$0.00 +	\$0.00	
9. Add all other income Add lines	·		\$1,140.00	\$0.00	
10. Calculate monthly income. Add Add the entries in line 10 for Deb		10. spouse	\$1,140.00 +	\$0.00	\$1,140.00
11. State all other regular contributions from an unfriends or relatives. Do not include any amounts alres	married partner, members of you	ır household, your d	ependents, your roomr		
Specify:				11.	+ \$0.00
12. Add the amount in the last co					\$1,140.00
Write that amount on the Summa	ary or scriedules and statistical Si	ummary of Certain L	iabililles and Helated Da	иа, п п аррпеs	Combined
13. Do you expect an increase or	decrease within the year after	you file this form?			monthly income
Yes. Explain:					

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 38 of 72

		Docu	ument Page 38 of 72	2	
Fill in this infor	mation to identif	y your case:			
Debtor 1	Reginald First Name	Middle Name	Weatherly Last Name		
Debtor 2	Kimberly	Wilddie Wairie	Howard	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng
United States E	Bankruptcy Court		District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)			(5.6.15)	MM / DD / YYYY	/
Official	Form 10	<u>16J</u>			
Schedul	e J: Your	Expenses			12/15
information. If		as possible. If two married people a eeded, attach another sheet to this ion.			
Part 1: Des	cribe Your Ho	usehold			
1. Is this a joi	nt case?				
No. Go	to line 2				
Yes. D	oes Debtor 2 live	e in a separate household?			
[✓ No				
	Yes. Debtor 2	must file Official Forms 106J-2, Exper	nses for Separate Household of Deb	tor 2.	
2. Do you hav	e dependents?	No			
Do not list D	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	12 years	No.
			Child	12 years	✓ Yes. No. ✓ Yes.
expenses o	penses include f people other	✓ No			
than yourself an dependents	-	Yes			
Part 2: Esti	mate Your On	going Monthly Expenses			
_	of a date after th	your bankruptcy filing date unless to bankruptcy is filed. If this is a sup		•	•
	•	h non-cash government assistance luded it on <i>Schedule I: Your Income</i>	-		Your expenses
	or home owner or the ground or l	rship expenses for your residence. In ot. 4.	nclude first mortgage payments and		\$1,020.00
If not incl	uded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 39 of 72

Debtor 1 Reginald Weatherly Case number (if known)
First Name Middle Name Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$350.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$270.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$550.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$50.00
10. Personal care products and services	10.	\$50.00
11. Medical and dental expenses	11.	\$0.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$0.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$0.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	200	#0.00
20b. Real estate taxes.	20a	\$0.00
20c. Property, homeowner's, or renter's insurance	20b	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20c	\$0.00
20e. Homeowner's association or condominium dues	20d	\$0.00
206. Homeowild 5 association of componition dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 40 of 72

Debtor 1	Reginal	d		Weatherly	Case number (if known)		
	First Nar	ne	Middle Name	Last Name			
21.Other	. Specif	y: Child Support Order			2	1 <u>.</u>	\$200.00
oo Cala							
	-	our monthly expenses.				_	\$2,490.00
		s 4 through 21.				_	\$0.00
		, , ,		from Official Form 106J-2		_	\$2,490.00
22c. A	Add line	22a and 22b. The result	is your monthly exp	enses.	22		
23.Calcu	late yo	ur monthly net income					
23a. C	Copy lin	e 12 (your combined mo	nthly income) from S	Schedule I.	23	a	\$1,140.00
23b. 0	Сору ус	our monthly expenses fro	m line 22 above.		23	o	\$2,490.00
23c. S	Subtract	your monthly expenses	from your monthly in	ncome.			(\$1,350.00)
٦	The resu	ult is your monthly net in	come.		23	c	
24 Do vo	nii exne	ect an increase or decr	ease in vour expen	ses within the year after y	rou file this form?		
•	-						
				oan within the year or do yo nodification to the terms of			
ΠΟιί	yaye pa	lyment to increase or dec	rease because or a n	Todification to the terms of	your mongage:		
	lo						
✓ Y	'es						
		E add beauti					
		Explain here:	uah libar Caria alra	advingurad Dahtarla avaan	and include our national and and trace		
		Deptor rents a car thro	ugn Ober. Car is aire	ady insured. Debtor's expen	ses include car payment and gas usage.		

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 41 of 72

Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Reginald		Weatherly
	First Name	Middle Name	Last Name
Debtor 2	Kimberly		Howard
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number		_	(====,

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and
×	/s/ Reginald Weatherly	★ /s/ Kimberly Howard
	Signature of Debtor 1	Signature of Debtor 2
	Date 1/4/2017	Date 1/4/2017
	MM/DD/YYYY	MM/DD/YYYY

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 42 of 72

Till the Alata trade							
FIII IN THIS INTO	ormation to identify you	ur case:					
Debtor 1	Reginald First Name	Middle N	Weatherly Name Last Nam				
Debtor 2	Kimberly	Middle I	Howard				
Spouse, if filing)	First Name	Middle N		е			
United States	Bankruptcy Court for the	ne: Northern	District of Illino	is			
Case numbe			(State	e)			
[If known]							
Official	Form 107				_		Check if this is amended filing
		ial Affairs f	or Individuals	Filina for	Bankru	ıptcv	12/
nformation. umber (if k	If more space is neo nown). Answer ever	eded, attach a sepa question.	arried people are filing tarate sheet to this form. and Where You Lived	. On the top of			
	s your current marital						
		status:					
- N	arried						
	ot married						
□ No	ot married	you lived anywhere	e other than where you liv	ve now?			
2. During	ot married the last 3 years, have	you lived anywhere	e other than where you liv	ve now?			
2. During	ot married the last 3 years, have		e other than where you live to 3 years. Do not include v		DW.		
2. During	ot married the last 3 years, have o es. List all of the places		t 3 years. Do not include v	where you live no	ow.		Dates Debter 2 lived
2. During	ot married the last 3 years, have		·		ow.		Dates Debtor 2 lived there
2. During	ot married the last 3 years, have o es. List all of the places		t 3 years. Do not include v	where you live no			
2. During	ot married the last 3 years, have o es. List all of the places		t 3 years. Do not include v	where you live no			there
2. During V N Y	ot married the last 3 years, have o es. List all of the places		t 3 years. Do not include v	where you live no	Debtor 1		there
2. During V N Y	ot married the last 3 years, have ses. List all of the places ebtor 1:		Dates Debtor 1 lived there	Debtor 2:	Debtor 1		Same as Debtor 1
2. During V V Delivery	ot married the last 3 years, have sees. List all of the places ebtor 1:	s you lived in the last	Dates Debtor 1 lived there	Debtor 2: Same as I	Debtor 1 t	Zin Code	Same as Debtor 1 From
2. During V N Y	ot married the last 3 years, have sees. List all of the places ebtor 1:		Dates Debtor 1 lived there	Debtor 2: Same as I Number Stree	Debtor 1 t State	Zip Code	Same as Debtor 1 From To
2. During Ve	ot married the last 3 years, have sees. List all of the places ebtor 1:	s you lived in the last	Dates Debtor 1 lived there	Debtor 2: Same as I	Debtor 1 t State	Zip Code	Same as Debtor 1 From
2. During Vice No. 1. Vice No	the last 3 years, have the last 4 list all of the places the last 4 list all	s you lived in the last	Dates Debtor 1 lived there	Debtor 2: Same as I Number Stree City Same as I	Debtor 1 t State Debtor 1	Zip Code	Same as Debtor 1 From To
2. During V N Y E	ot married the last 3 years, have sees. List all of the places ebtor 1:	s you lived in the last	Dates Debtor 1 lived there From To	Debtor 2: Same as I Number Stree	Debtor 1 t State Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From
2. During V N Y E	the last 3 years, have the last 4 list all of the places the last 4 list all	s you lived in the last	Dates Debtor 1 lived there From To	Debtor 2: Same as I Number Stree City Same as I	Debtor 1 t State Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1

✓ No

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 43 of 72

Case number (if known)

Weatherly

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$200.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$18000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$18800.00 For the calendar year before that: commissions, commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 Reginald

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 44 of 72

Weatherly Debtor 1 Reginald __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors
Other

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 45 of 72

insider?	tor 1	Reginald			W	eatherly	Case number	(if known)
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Dates of payment paid Amount you still owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code		First Name		Middle Name	La	st Name		
Yes. List all payments to an insider. Dates of payment Total amount paid Amount you still owe	Insi com age	ders include your porations of whice ont, including one	relatives; and the relatives; ar	any general partners an officer, director, ness you operate as	s; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y r more of their voting	ou are a general partner; g securities; and any managing
Dates of payment Paid Amount you still owe Reason for this payment Insider's Name Number Street	✓	No						
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Insider's Name Number Street City State Zip Code Total amount you still owe Insider's Name Number Street City State Zip Code		Yes. List all pay	yments to a	an insider.				
Number Street City State Zip Code								Reason for this payment
City State Zip Code Insider's Name Number Street		Insider's Name						
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name		Number Street						
Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Total amount paid Amount you still owe Insider's Name City State Zip Code Insider's Name Insider's Name	_	City	State	Zip Code				
City State Zip Code		Insider's Name						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Paid Total amount you still owe Insider's Name Number Street City State Zip Code Insider's Name		Number Street						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Insider's Name Number Street City State Zip Code Insider's Name		Citv	State	Zip Code				
Number Street City State Zip Code Insider's Name		ude payments or No		_	sider. Dates of		-	
City State Zip Code Insider's Name		Insider's Name						
Insider's Name		Number Street						
	_	City	State	Zip Code				
Number Street		Insider's Name				<u> </u>		
		Number Street						
City State Zip Code		City	State	Zin Code				

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 46 of 72

Debtor 1 Reginald Weatherly Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2014 Dodge Grand Caravan \$0 CHASE AUTO Creditor's Name Explain what happened P.O. BOX 901003 CREDIT BUREAU DISP Number Street Property was repossessed. Property was foreclosed. FORT WORTH 76101 Texas Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 47 of 72

Debt	tor 1 Reginald	Weatherly	Case number (if known)	
	First Name Middle Name	Last Name		<u> </u>
11.	Within 90 days before you filed for bankruptcy, of accounts or refuse to make a payment because		ank or financial institution, set off any am	nounts from your
	✓ No ☐ Yes. Fill in the details.			
	_	Describe the action the	e creditor took Date action was taken	Amount
	Creditor's Name	_		
	Number Street	<u> </u>		
		Last 4 digits of account r	number: XXXX-	
	City State Zip Code	_		
12.	Within 1 year before you filed for bankruptcy, wa appointed receiver, a custodian, or another office		possession of an assignee for the benefit (of creditors, a court-
	✓ No ☐ Yes			
Part	t 5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy,	did you give any gifts with a to	otal value of more than \$600 per person?	
	No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift	_		
	Number Street			
	City State Zip Code	_		
	Person's relationship to you			
	Person to Whom You Gave the Gift	_		
	Number Street	_		
	City State Zip Code Person's relationship to you	_		
	1 1			

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 48 of 72

	1 Reginald	Weatherly	Case number (if know	n)	
	First Name Middle Name	Last Name	•	<u> </u>	
1. Wi	ithin 2 years before you filed for bankrupto	y, did you give any gifts or contribu	tions with a total value o	of more than \$600	to any charity?
	3 No				
✓	No				
	Yes. Fill in the details for each gift or cont	ribution.			
	Gifts or contributions to charities	Describe what you contr	المسامعا	Data way	Value
	that total more than \$600	Describe what you contr	butea	Date you contributed	Value
	that total more than \$000			Contributed	
	Charity's Name				
	•				
	Number Street				
	Number Street				
	City State Zip Code				
	Oity State Zip Gode				
rt 6.	List Certain Losses				
	Yes. Fill in the details. Describe the property you lost and how the loss occurred	Describe any insurance Include the amount that in		Date of your loss	Value of property lost
		pending insurance claims	on line 33 of Schedule		
		A/B: Property.			
				-	
ırt 7:	List Certain Payments or Transfers				
	clude any attorneys, bankruptcy petition prepar	, , ,	, ,	' '	
✓	No Yes. Fill in the details.				
✓	_	Description and value of transferred	any property	Date payment or transfer was made	Amount of payment
✓	Yes. Fill in the details.	transferred	any property	or transfer was made	payment
✓	Yes. Fill in the details. Semrad Law Firm		any property	or transfer	
~	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	transferred	any property	or transfer was made	payment
✓	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	transferred	any property	or transfer was made	payment
✓	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	transferred	any property	or transfer was made	payment
✓	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	transferred	any property	or transfer was made	payment
✓	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	transferred	any property	or transfer was made	payment
✓	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643	Attorney's Fee - 0.00	any property	or transfer was made	payment
✓	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	Attorney's Fee - 0.00	any property	or transfer was made	payment
✓	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code	Attorney's Fee - 0.00	any property	or transfer was made	payment
✓	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	Attorney's Fee - 0.00	any property	or transfer was made	payment
✓	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address None	Attorney's Fee - 0.00	any property	or transfer was made	payment
✓	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	Attorney's Fee - 0.00	any property	or transfer was made	payment
V	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You	Attorney's Fee - 0.00	any property	or transfer was made	payment
\rightarrow	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address None	Attorney's Fee - 0.00	any property	or transfer was made	payment
₹	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid	Attorney's Fee - 0.00	any property	or transfer was made	payment
V	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You	Attorney's Fee - 0.00	any property	or transfer was made	payment
V	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid	Attorney's Fee - 0.00	any property	or transfer was made	payment
V	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid	Attorney's Fee - 0.00	any property	or transfer was made	payment
Y	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Attorney's Fee - 0.00	any property	or transfer was made	payment
	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid	Attorney's Fee - 0.00	any property	or transfer was made	payment
₹	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	Attorney's Fee - 0.00	any property	or transfer was made	payment
₹	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Attorney's Fee - 0.00	any property	or transfer was made	payment
₹	Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	Attorney's Fee - 0.00	any property	or transfer was made	payment

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 49 of 72

Debto		Reginald		Weatherly	Case number (if know	n)	
	F	First Name	Middle Name	Last Name			
h	n elp Don	you deal with your credito ot include any payment or tr	ors or to make payme		our behalf pay or transfe	r any property to a	anyone who promised to
<u>[</u>	·	No Yes. Fill in the details.					
				Description and value of transferred	any property	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
t Ii	he d nclu and t	ordinary course of your bus	siness or financial affa nd transfers made as se	curity (such as the granting of		•	
				Description and value of property transferred		ny property or eceived or debts p e	Date transfer was made
		Person Who Received Trans	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person Who Received Trans	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code				
b	ene The	in 10 years before you file eficiary? se are often called asset-prot No		you transfer any property to	a self-settled trust or sir	nilar device of whi	ch you are a
[Yes. Fill in the details.		Description and value o	f the property transferred	1	Date transfer was made
		Name of trust					

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 50 of 72

Debtor 1 Reginald Weatherly Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 51 of 72

Weatherly Debtor 1 Reginald Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 52 of 72

Debt		Reginald			Weatherly	Case num	nber (if known)	
		First Name	r	Middle Name	Last Name			
26.	Hav	e you been a part	y in any judici	al or administra	ative proceeding under	any environmental la	aw? Include settlements and orde	rs.
	✓	No						
		Yes. Fill in the det	ails.					
					Court or agency	Na	ature of the case	Status of the case
		Case title						Pending
				. <u>-</u>	Court Name			On appeal
		Case number			NumberStreet			Concluded
		_		Ō	City State	Zip Code		_
Part	11:	Give Details Ab	oout Your B	usiness or Co	nnections to Any Bu	siness		
27.	Wit	hin 4 years before	you filed for b	ankruptcy, did	you own a business or	have any of the follow	ving connections to any business?	?
		A sole propri	etor or self-en	nployed in a tra	de, profession, or other	r activity, either full-tim	ne or part-time	
					LC) or limited liability pa	•		
		A partner in a		iity oompany (E	LO) or invited hability pe	a troromp (LLI)		
		ш .		naging over utiv	e of a corporation			
					quity securities of a corp	aaration		
		All owner or a	at least 5 70 OI	the voting or et	quity securities of a corp	poration		
	П	No. None of the a	above applies	. Go to Part 12.				
		Yes. Check all tha	at apply abov	e and fill in the	details below for each b	ousiness.		
					Describe the natu	ure of the business	Employer Identification nuinclude Social Security nu	
		Weatherly., Regina	ald		Truck Driver		EIN:xx-xxx	
		Business Name					LIIV.AA AAA	
		1616 Ridgeland A	ve Apt 2		_			
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		Berwyn City	Illinois State	60402 Zip Code	-	ant or bookkeeper		
		Oity	Otato	Zip codc			From To	
					Describe the natu	ure of the business	Employer Identification nu include Social Security nu	
		Business Name			_		EIN:	
					_			
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code	_		From To	
					Describe the natu	ure of the business	Employer Identification nuinclude Social Security nu	
							EIN:	imber of fills.
		Business Name					EIIN.	
		Number Street			-		Dates business existed	
		City	State	Zip Code	Name of account	ant or bookkeeper	From	
		z,		_,, 0000			From To	

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 53 of 72

Deb	tor 1	Reginald			Weatherly	Case number (if known)
		First Name		Middle Name	Last Name	
28.		hin 2 years before ditors, or other pa No Yes. Fill in the de	arties.	bankruptcy, did yo	u give a financial statement	to anyone about your business? Include all financial institutions,
					Date issued	
		Name			MM/DD/YYYY	
		Number Street			-	
		Number Street				
		City	State	Zip Code	-	
			Oldio	p		
Part	12:	Sign Below				
t	true a	and correct. I und kruptcy case car	lerstand that	making a false stat es up to \$250,000, o	ement, concealing property or imprisonment for up to 20	ts, and I declare under penalty of perjury that the answers are s, or obtaining money or property by fraud in connection with years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			ture of Debtor			Signature of Debtor 2
		O.g u	2. 20010.			oig
		Date	1/4/2017			Date 1/4/2017
	Did v	ou attach additio	nal nages to	Your Statement of	Financial Affairs for Individua	als Filing for Bankruptcy (Official Form 107)?
	_ `		nai pagoo to	Tour Gratomont or	manoral Amano los maistrado	alor imig for Banki aproy (Gineral Form 167).
L	⊻ ^	lo				
	Y	'es				
ı	Did yo	ou pay or agree to	o pay someor	ne who is not an att	orney to help you fill out bar	nkruptcy forms?
ı	7 N	lo				
	<u> </u>	es. Name of perso	n			Attach the Bankruptcy Petition Preparer's Notice,
						Declaration, and Signature (Official Form 119).

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 54 of 72

Fill in this information to identify your case:							
Debtor 1	Reginald		Weatherly				
	First Name	Middle Name	Last Name				
Debtor 2	Kimberly		Howard				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(2,				

Check if this	is an
amended	filina

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information helps:

	information below.						
Identify the cre	ditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?				
Creditor's name: CHASE A Description of property securing debt:	UTO Dodge Grand Caravan Value: \$12,000.00	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	✓ No. Yes.				
Creditor's name: ACCEPTA Description of property securing debt:	NCE NOW Stove	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	✓ No. Yes.				
Creditor's name: Description of property securing debt:		Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. Yes.				
Creditor's name: Description of property securing debt:		Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. Yes.				

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 55 of 72

Debtor	Reginald		Weatherly	Case number (if	
1	First Name	Middle Name	Last Name	known)	
Part 2:	List Your Unexpire	d Personal Property Leas	es		
informa	tion below. Do not list		l leases are leases that	y Contracts and Unexpired Leases (Official Form 106G), fill in t are still in effect; the lease period has not yet ended. You ma U.S.C. § 365(p)(2).	
Des	scribe your unexpired p	personal property leases		Will the lease be assumed?	
Les	sor's name:			□ No □ Yes	
	scription of leased perty:				
Les	sor's name:			□ No □ Yes	
	scription of leased perty:			_	
Les	sor's name:			□ No □ Yes	
	cription of leased perty:				
Les	sor's name:			□ No □ Yes	
	scription of leased perty:				
Les	sor's name:			□ No □ Yes	
	cription of leased perty:				
Les	sor's name:			☐ No ☐ Yes	
	cription of leased perty:				
Les	sor's name:			□ No □ Yes	
	scription of leased perty:				
Part 3:	Sign Below				
Unde			my intention about any	property of my estate that secures a debt and any personal	
	/s/ Reginald Weatherly	<i>!</i>		s/ Kimberly Howard	
Si	gnature of Debtor 1		Sig	gnature of Debtor 1	
Da	ate 1/4/2017		Da	ate 1/4/2017	
	MM/DD/YYYY			MM/DD/YYYY	

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 56 of 72

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Reginald Weatherly ; Kimberly	Howard	Case No.	
	Debtor		_	(If known)
			Chapter	Chapter 7
			ON OF ATTORNEY	
C	ursuant to 11 U.S.C. § 329(a) and F ompensation paid to me within one endered or to be rendered on behalf	year before the filing of the	ne petition in bankruptcy, or agree	ed to be paid to me, for services
F	or legal services, I have agreed to a	ccept		\$1,250.00
Р	rior to the filing of this statement I I	nave received		\$0.00
В	alance Due			\$1,250.00
2. T	he source of the compensation paid	d to me was:		
	✓ Debtor	Other (speci	fy)	
3. T	he source of the compensation paid	d to me is:		
	✓ Debtor	Other (speci	fy)	
4.	I have not agreed to share the ab members and associates of my la	ove-disclosed compensate aw firm.	tion with any other person unless	they are
		v firm. A copy of the agree	with a other person or persons whement, together with a list of the n	
5. In	n return for the above-disclosed fee a. Analysis of the debtor's finan bankruptcy;		gal service for all aspects of the b ng advice to the debtor in determi	
	b. Preparation and filing of any	petition, schedules, stater	nents of affairs and plan which ma	ay be required;
	c. Representation of the debtor	at the meeting of creditor	s and confirmation hearing, and a	ny adjourned hearings thereof;
6. B	y agreement with the debtor(s), the	above-disclosed fee does	not include the following service:	s:
		CERTIF	ICATION	
	ertify that the foregoing is a complet (s) in this bankruptcy proceedings.	e statement of any agreer	nent or arrangement for payment	to me for representation of the
İ	1/4/2017		/s/ Ayah Abdelhadi	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 61 of 72

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Weatherly, Reginald ; Howard, Kimberly	Case No	
	Debtor(s)	Chapter	Chapter7
	VERIFICATION	N OF CREDITOR MAT	ΓRIX
- nowledç	The above named Debtors hereby verify that the ge.	attached list of creditors is to	rue and correct to the best of their
Date:	1/4/2017	/s/ Weatherly, R	<u> </u>
		Weatherly, Regir Signature of Del	
		/s/ Howard, Kim	
		Howard, Kimber Signature of Joi	

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 62 of 72

CHASE AUTO P.O. BOX 901003 CREDIT BUREAU DISP FORT WORTH , 76101

DIVERSIFIED CONSULTANT 10550 DEERWOOD PARK BLVD JACKSONVILLE , 32256

CONVERGENT OUTSOURCING 800 SW 39TH ST RENTON , 98057

ACCEPTANCE NOW 6288 Dawson Blvd Norcross, 30093

MIDLAND FUNDING 2365 Northside Drive San Diego , 92108

CB/ASTEWRT 220 W SCHROCK RD COLUMBUS , 43081

SNCHNFIN 1900 Hassell Rd Hoffman Est , 60169

ILDHFS 509 S. 6TH STREET SPRINGFIELD , 62701

Ashley Stewart PO Box 659705 San Antonio , 78265

CB/TORRID PO Box 182273 Columbus , 43218

Lane Bryant P O Box 659728 San Antonio , 78265

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 63 of 72

credit one bank PO Box 60500 City of Industry , 91716

HSBC AUTO 11452 EL COMINO RE SAN DIEGO , 92130

Illinois Title Loan 8700 S Ashland Ave Chicago , 60620

Comcast p.o. box 196 Newark , 07101

Nicor Gas 90 N. Finley Road Glen Ellyn , 60137

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park , 60181

Illinois Tollway PO Box 5544 Chicago , 60680

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , 60602

Sprint P O Box 629023 El Dorado Hills , 95762

Check N Go 7101 W North Ave Oak Park , 60302

check into Cash 201 Keith St Sw Ste 80 Cleveland , 37311 Cash Advance 6421 W. North Avenue Oak Park , 60302

SILVERLEAF RESORTS INC 1221 RIVER BEND DR STE 1 DALLAS, 75247

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1,250.00 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$50.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 2. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

nitial: 🛮

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 66 of 72

the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 1/04/2017

Client

Attorney

Client

nitial: KW

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 67 of 72

Debtor 1 Reginald First Name		Weatherly	Case number (if kno	lawa
	Middle Name Luestions for Reporting Purpos	Last Name		
^{16.} What kind of debts do you have?	16a. Are your debts primar "incurred by an individe No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primar	rily consumer debts ual primarily for a pe . rily business debts? or investment or thro	rsonal, family, or hous <i>Business debts</i> are de ugh the operation of th	ebts that you incurred to obtain he business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	✓ No.	ter 7. Do vou estimate		operty is excluded and administrative red creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	1,000-5, 5,001-10 10,001-2	0,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	▼ \$0-\$50,000 ■ \$50,001-\$100,000 ■ \$100,001-\$500,000 ■ \$500,001-\$1 million	\$10,000, \$50,000,	001-\$10 million ,001-\$50 million ,001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Part 7: Sign Below		\$10,000, \$50,000,	01-\$10 million 001-\$50 million 001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	If I have chosen to file under Cl of title 11, United States Code, under Chapter 7. If no attorney represents me an out this document, I have obtai I request relief in accordance will understand making a false sta	hapter 7, I am aware I understand the rel Id I did not pay or ag ined and read the no ith the chapter of titl Itement, concealing p case can result in fine 1519, and 3571.	that I may proceed, if e ief available under eac ree to pay someone whice required by 11 U.S e 11, United States Co	ode, specified in this petition. money or property by fraud in imprisonment for up to 20 years, or y Howard Jumbula over 1

RW

M

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 68 of 72

Fill in this infor	mation to identify you	ir case.			
Debtor 1	Reginald	. 0000.	Weatherly		
	First Name	Middle Name	Last Name		
Debtor 2	Kimberly		Howard		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for th	e: Northern	District of Illinois		
Coop and			(State)	—	
Case number (If known)					
Official	Form 106D	lec			Check if this is a amended filing
Declarati	ion About ar	n Individual Deb	tor's Schedules		12/1
J.S.C. §§ 152, 1	, ,			King a faise statement, concealing pr 5250,000, or imprisonment for up to 2	o years, or both. To
☑ No	y or agree to pay son ame of person	neone who is NOT an attori	ney to help you fill out bankr		
Under pena	alty of perjury, I decla	ire that I have read the sun	Attach Bankruptcy Pe Signature (Official For nmary and schedules filed w		A
that they a	re true and correct	Matter	/s/ Kimbe		Porum A

Signature of Debtor 2

MM/DD/YYYY

Date 1/4/2017

Signature of Debtor 1

MM/DD/YYYY

Date 1/4/2017

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 69 of 72

Debtor '	1 Reginald		Weatherly	Case number (if known)
y	First Name	Middle Name	Last Name	
28. Wi	thin 2 years before you filed reditors, or other parties. No Yes. Fill in the details below		ou give a financial statem	ent to anyone about your business? Include all financial institutions,
			Date issued	
	Name		MM/DD/YYYY	
	Number Street		- .	
	City State	Zip Code	-	
Part 12:	Sign Below			
ti ue	and correct, i understand tha	nes up to \$250,000,	lement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Kimberly Howard Signature of Debtor 2
	Date 1/4/2017			Date 1/4/2017
Did y	ou attach additional pages to	Your Statement of I	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
区	vio Ves			
Did y	ou pay or agree to pay some	one who is not an att	orney to help you fill out b	ankruptcy forms?
	lo			
	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 70 of 72

Debto	r Reginald		Weatherly	Case number (if
1	First Name	Middle Name	Last Name	known)
Part 2:	List Your Unexpire	ed Personal Property Lease	es	
For an	y unexpired personal p ation below. Do not lis	property lease that you listed in	Schedule G: Executory	Contracts and Unexpired Leases (Official Form 106G), fill in the ire still in effect; the lease period has not yet ended. You may J.S.C. § 365(p)(2).
De	escribe your unexpired	personal property leases		Will the lease be assumed?
Le	ssor's name:			□ No □ Yes
	scription of leased operty:			
Les	ssor's name:			☐ No
	scription of leased operty:		MANAGAMA A MENTANDA A SAMBATIKA TIR KANANDA A MANAGAMA KANANDA KANANDA KANANDA KANANDA KANANDA KANANDA KANANDA	The Control of the Co
Les	ssor's name:	and the first time of the time of the second		□ No □ Yes
	scription of leased perty:			
Les	ssor's name:	Orderinamente en	PATA PATRICIA PROGRAMMA PROGRAMMA PATRICIA PATRI	☐ No ☐ Yes
	scription of leased perty:		er och der en der en er	at the design of the control of the
Les	sor's name:		the administration and accept from the set of the second o	□ No □ Yes
	cription of leased perty:			
Less	sor's name:		e de la companya di Salamana di Salama Salamana di Salamana di Sa	□ No □ You
	cription of leased perty:			Yes Land
Less	sor's name:			No Yes
	cription of leased perty:			
art 3:	Sign Below	The second secon	s en	
Under prope	r penalty of perjury, I d rty that is subject to a	eclare that I have indicated my n unexpired lease	intention about any pro	operty of my estate that secures a debt and any personal
	s/ Reginald Weatherly,	August Veres		Cimberly Howard McQuard ure of Debtor 1
Dat	te <u>1/4/2017</u> MM/DD/YYYY		Date	1/4/2017 MM/DD/YYYY

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 71 of 72

Debtor 1 Reginald	Weatherly	Case number (if known)
First Name Middle Name	Last Name		
		Column A Debtor 1	Column B Debtor 2 or non-filing spouse
8.Unemployment compensation Do not enter the amount if you contend that the amunder the Social Security Act. Instead, list it here:	nount received was a benefit	\$0.00	\$0.00
For you .	\$0.00		
For your spouse	\$0.00		
 Pension or retirement income. Do not include an benefit under the Social Security Act. 	y amount received that was	a \$ <u>0.00</u>	\$0.00
10.Income from all other sources not listed above amount. Do not include any benefits received under payments received as a victim of a war crime, a crim international or domestic terrorism. If necessary, list page and put the total below.	the Social Security Act or e against humanity or		,
Total amounts from separate pages, if any.		+\$0.00	A 0.00
Total amounts from separate pages, it any.		+40.00	+ <u>\$0.00</u>
11. Calculate your total current monthly income. A	Add lines 2 through 10 for	\$1,557.69 +	\$0.00 = \$1,557.69
column. Then add the total for Column A to the to	tal for Column B.	/	<u> </u>
			Total current
Part 2: Determine Whether the Means Test A	Innlies to Ver	No.	monthly income
12. Calculate your current monthly income for the y			
12a. Copy your total current monthly income from life		. Conviling	11 here -> \$1 557 69
Multiply by 12 (the number of months in a year		сору ите	Ψ1,007.00
12b. The result is your annual income for this part of			12b. \$18.602.28
			\$18,692.28
13 Calculate the median family income that applies	to you. Follow these steps:		
Fill in the state in which you live.	Illinois	W	
Fill in the number of people in your household.	4	ov.	
Fill in the median family income for your state and siz household.	e of		13. \$90,080.00
To find a list of applicable median income amounts, g	go online using the link speci	ified in the separate	
instructions for this form. This list may also be available. 4. How do the lines compare?	le at the bankruptcy clerk's c	office.	
14a. Line 12b is less than or equal to line 13. On Go to Part 3.	the top of page 1, check bo	ox 1, There is no presumption of abu	Se.
14b. Line 12b is more than line 13. On the top of Go to Part 3 and fill out Form 122A-2.	f page 1, check box 2, The p	presumption of abuse is determined	by Form 122A-2.
Part 3: Sign Below			
By signing here, I declare under penalty of perjury the	at the information on this sta	tement and in any attachments is tru	e and correct.
	10	a/ /I	/ / sV /
* /s/ Reginald Weatherly Forth The	× ×	s/ Kimberly Howard	altallares
Signature of Debtor 1		Signature of Debtor 2	100000
Date 1/4/2017		Date 1/4/2017	Ov v
MM/DD/YYYY		MM/DD/YYYY	
If you checked line 14a, do NOT fill out or file Form If you checked line 14b, fill out Form 122A-2 and f	n 122A-2. ille it with this form.		

Case 17-00177 Doc 1 Filed 01/04/17 Entered 01/04/17 14:48:32 Desc Main Document Page 72 of 72

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Weatherly, Reginald ; Howard, Kimberly	Case No	Case No.		
	Debtor(s)	Chapter.	Chapter7		
	VERIFICATIO	N OF CREDITOR MAT			
TI knowledge	he above named Debtors hereby verify that the				
)ate:	1/4/2017	/s/ Weatherly, Reg Weatherly, Regina Signature of Debt	ald		
		/s/ Howard, Kimb Howard, Kimberly Signature of Joint	Jones January		